

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Earl Darnell Richardson

Debtor(s)

Case No. 15 B 10118

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/20/2015.
- 2) The plan was confirmed on 07/16/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/20/2016.
- 5) The case was Dismissed on 06/27/2016.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,538.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$2,538.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,444.94
Court Costs	\$0.00
Trustee Expenses & Compensation	\$93.06
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,538.00**

Attorney fees paid and disclosed by debtor: \$155.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1st Loans Financial	Unsecured	350.00	NA	NA	0.00	0.00
AMS EDUCATION LOAN TRUST/Wilmer	Unsecured	9,105.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	0.00	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	436.00	436.35	436.35	0.00	0.00
City of Chicago Department of Revenue	Unsecured	100.00	585.40	585.40	0.00	0.00
CMRE Financial SVCS IN	Unsecured	558.00	NA	NA	0.00	0.00
Credit Acceptance Corp	Unsecured	7,351.00	2,557.30	2,557.30	0.00	0.00
Gateway Financial	Unsecured	2,557.00	7,684.30	7,684.30	0.00	0.00
Gateway Financial	Unsecured	0.00	7,611.50	7,611.50	0.00	0.00
Honor Finance LLC	Secured	13,400.00	NA	NA	0.00	0.00
Illinois Collection SE	Unsecured	657.00	NA	NA	0.00	0.00
Illinois Collection SE	Unsecured	340.00	NA	NA	0.00	0.00
Keynote Consulting	Unsecured	100.00	NA	NA	0.00	0.00
Liberty Tax Service	Unsecured	238.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	578.00	577.62	577.62	0.00	0.00
Speedy Cash	Unsecured	705.00	NA	NA	0.00	0.00
Swany Kapadi	Priority	0.00	NA	NA	0.00	0.00
United Student Aid Funds Inc	Unsecured	464.00	7,637.41	7,637.41	0.00	0.00
US Department of Education	Unsecured	1,571.00	NA	NA	0.00	0.00
Village of Bellwood	Unsecured	5,000.00	NA	NA	0.00	0.00
Village of North Lake	Unsecured	100.00	NA	NA	0.00	0.00
Village Of Stone Park	Unsecured	50.00	NA	NA	0.00	0.00
Village Of Stone Park	Unsecured	50.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,089.88	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$2,538.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$2,538.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/07/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.